

MIDLAND STATES BANCORP, INC.

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1491351	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,113	\$1,633	46.7%		
Loans	\$625	\$1,048	67.6%		
Construction & development	\$89	\$98	11.2%		
Closed-end 1-4 family residential	\$82	\$120	45.5%		
Home equity	\$19	\$37	98.9%		
Credit card	\$0	\$0			
Other consumer	\$5	\$45	726.0%		
Commercial & Industrial	\$106	\$150	41.5%		
Commercial real estate	\$263	\$474	80.3%		
Unused commitments	\$115	\$188	64.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$178	\$197	10.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$121	\$194	61.3%		
Cash & balances due	\$84	\$57	-31.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$17	\$30	81.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$17	\$32	90.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,020	\$1,499	46.9%		
Deposits	\$921	\$1,365	48.2%		
Total other borrowings	\$90	\$128	42.0%		
FHLB advances	\$77	\$71	-7.4%		
Equity					
Equity capital at quarter end	\$92	\$134	44.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$35	\$25	NA		
Performance Ratios					
Tier 1 leverage ratio	7.7%	6.9%	--		
Tier 1 risk based capital ratio	12.6%	10.0%	--		
Total risk based capital ratio	13.8%	11.2%	--		
Return on equity ¹	-30.6%	7.7%	--		
Return on assets ¹	-2.8%	0.6%	--		
Net interest margin ¹	4.5%	4.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	101.1%	53.2%	--		
Loss provision to net charge-offs (qtr)	571.3%	178.6%	--		
Net charge-offs to average loans and leases ¹	2.0%	1.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.4%	19.6%	0.7%	1.5%	--
Closed-end 1-4 family residential	5.4%	4.5%	-0.2%	0.0%	--
Home equity	1.1%	0.7%	0.5%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.8%	2.0%	-0.1%	0.5%	--
Commercial & Industrial	1.6%	2.5%	0.5%	0.2%	--
Commercial real estate	3.4%	4.2%	0.7%	0.2%	--
Total loans	3.1%	5.1%	0.5%	0.3%	--